



## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/838,194	04/20/2001	Jeremy Clifford	05793.3026

CONFIRMATION NO. 1551

## FORMALITIES LETTER



\*OC000000006174529\*

22852  
FINNEGAN, HENDERSON, FARABOW, GARRETT &  
DUNNER LLP  
1300 I STREET, NW  
WASHINGTON, DC 20005

Date Mailed: 06/12/2001



## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

10/15/2001 MBERHE 00000028 09838194

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130.00 OP



PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3026-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
Jeremy P. CLIFFORD et al. ) Group Art Unit: 2161  
)  
Serial No.: 09/838,194 ) Examiner: Unknown  
)  
Filed: April 20, 2001 )  
)  
For: SYSTEM AND METHOD FOR OFFERING )  
CUSTOMIZED CREDIT CARD PRODUCTS )

Assistant Commissioner for Patents  
Washington, DC 20231

Attention: **BOX MISSING PARTS**  
Sir:

**RESPONSE TO NOTICE TO FILE  
MISSING PARTS OF APPLICATION**

In response to the communication of June 12, 2001, the period for response to which extends through October 12, 2001, by the enclosed Petition for Extension of Time of two months, and requisite fee payment, Applicants submit a Declaration/Power of Attorney executed by each inventor for filing in this application, a copy of the Notice to File Missing Parts, and the required fee of \$130.00 to cover the declaration surcharge.

Please associate the enclosed Declaration with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: October 11, 2001

By: Ranjeev K. Singh  
Ranjeev K. Singh  
Reg. No. 47,093